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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re: |) | |
|---------------|---|--------------------------------|
| |) | Chapter 7 |
| Cherish Hall, |) | Bankruptcy Case No. 08 B 16898 |
| |) | Honorable Jacqueline P. Cox |
| Debtor(s). |) | |
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ORDER REGARDING REAFFIRMATION AGREEMENT

On July 28, 2008, a reaffirmation agreement between the debtor(s) and Credit First, N.A., docket entry no. 21, was filed with the Court. IT IS HEREBY ORDERED that:

1. The Court hereby finds that the presumption of undue hardship is rebutted.

Dated: August 1, 2008

ENTERED:

Jacqueline P. Cox Bankruptcy Judge

J.Cox Gacqueline P.Cox